



# 2025

## NEXT STEP: SDBA EMERGING LEADERS SUMMIT

### 28-29

### OCTOBER 2025

KESSLER'S CHAMPIONS CLUB  
NSU CAMPUS | ABERDEEN, SD



# NEXT STEP: SDBA EMERGING LEADERS SUMMIT

October 28-29, 2025 | Kessler's Champions Club, NSU Campus - Aberdeen, SD

## LOCATION

**Kessler's Champions Club in the Barnett Center on Northern State University's Campus**

Intersection of 15th Ave SE and State | Aberdeen, SD 57401

## EVENT HOTEL

**Fairfield Inn & Suites**

2901 6th Ave SE | Aberdeen, SD 57401 | 605.229.9990

Rate: \$115

**Cut-off date: September 28, 2025**

## REGISTRATION

**Early Bird through September 13:** \$235.00 members; \$385.00 non-members

**General Rate:** September 14-October 28: \$250.00 members; \$400.00 non-members

**Onsite Fee:** \$265.00 members; \$450 non-members

## ABOUT

NEXT STEP: Emerging Leaders Summit is designed to help cultivate, connect, engage and empower South Dakota's future bank leaders. This event will encourage emerging bank leaders to find and express their voices within their organizations, communities and the banking industry and provide opportunities to network and exchange ideas with other industry professionals. It will also increase emerging bank leaders' knowledge of topics of interest to the banking industry and promote involvement and advocacy.

\*ALL TIMES CDT

## TUESDAY, OCTOBER 28

**12:30 - 1:15pm**

**Registration Opens & Optional Networking**

\*Lunch is on your own

**1:15-1:25pm**

**Opening Remarks & Housekeeping**

**1:30-2:15pm**

**Mission Accomplished**

**Lena Scullard**, LMS Productions | Isanti, MN



**SESSION DESCRIPTION:** The Pursuit of Purpose is a transformative program designed to help individuals align their actions with a clear purpose and meaningful goals. Many professionals struggle with chasing external markers of success, leading to burnout and disconnection from what truly matters. This program equips participants with a practical, 10-step framework to define their personal mission, evaluate values, and focus on small, intentional actions that create significant results.

By helping employees connect their daily efforts to a larger sense of purpose, organizations foster greater clarity, motivation, and resilience across their teams. Participants learn to set achievable goals, prioritize effectively, and cultivate mental clarity—all of which enhance productivity, collaboration, and engagement.

When individuals work with purpose, the ripple effect benefits the entire organization. Employees become more self-driven, aligned with organizational values, and equipped to handle challenges with confidence and accountability. Investing in Mission Accomplished empowers people to bring their best selves to work every day, contributing to a positive culture and improved outcomes.



# NEXT STEP: SDBA EMERGING LEADERS SUMMIT

October 28-29, 2025 | Kessler's Champions Club, NSU Campus - Aberdeen, SD

**BIO:** Lena Scullard is a sought-after keynote speaker and emotional intelligence expert who helps professionals take ownership of their mindset and choices. With over 20 years in hospitality, leadership, and corporate training, Lena's dynamic approach blends storytelling, interactive delivery, and her "own your power to choose" philosophy.

She inspires individuals and teams to embrace resilience, build stronger relationships, and drive meaningful change in both work and life. Lena is also a skilled emcee, known for keeping events engaging and connected from start to finish.

2:20-3:05pm

## You Belong Here: Defeating Imposter Syndrome

**Kristina Schaefer**, Dacotah Bank | Sioux Falls, SD



**SESSION DESCRIPTION:** Have you ever doubted your own abilities? Have you ever felt like you were the least qualified person in the room? Do you attribute your success to luck? Research shows that almost 70% of people may suffer from impostor syndrome. During this talk, Kristina will briefly explore the concept of impostor syndrome and offer practical tips for overcoming impostor syndrome or supporting those around you who might feel like imposters.

**BIO:** Kristina Schaefer serves as Senior Vice President, Director of Government Relations and Associate General Counsel for Dacotah Bank. Prior to joining the banking industry almost twenty years ago, Kristina practiced law, where she was a member of the financial institutions practice group. Kristina is a member of several local, state, and national professional organizations, and has served as Chair of the South Dakota Bankers Association and as a member of the Consumer Financial Protection Bureau Community Bank Advisory Council. Schaefer currently is a member of the ABA's Government Relations Council and BankPAC Committee. Schaefer regularly coaches Girls on the Run, serves on several non-profit Board of Directors, and volunteers as a mentor for several local programs. Kristina graduated from South Dakota State University and received her Juris Doctorate from Creighton University. Kristina subsequently achieved the professional designations of Certified Regulatory Compliance Manager (CRCM) and Certified Enterprise Risk Professional (CERP). Kristina also regularly feels like an imposter.

3:05-3:25pm

## Break

3:25-3:50pm

## Ignite Sessions

3:55-4:40pm

## Session Title

**Dr. Sal Villegas**, Northern State University | Aberdeen, SD



**SESSION DESCRIPTION:** Join Dr. Sal Villegas and a panel of banking and financial services students from Northern State University as they share insights on NSU's program, their expectations for future career paths, and perspectives on South Dakota's evolving economy. This engaging discussion offers a glimpse into the next generation of financial leaders.

**BIO:** Dr. Sal Villegas is an Assistant Professor of Banking, Financial Services, & Management at Northern State University in Aberdeen, South Dakota. He holds a Doctor of Business Administration (DBA) degree in Management from George Fox University and has nearly two decades of successful industry experience in the finance and banking sector. He is active in his local community and has served on the board of directors for several non-profit organizations.

4:45pm

## Dismissed for the day

5:00pm

## Happy Hour & Networking at The Market on the Plaza

506 S Main, Ste 4 | Aberdeen, SD



# NEXT STEP: SDBA EMERGING LEADERS SUMMIT

October 28-29, 2025 | Kessler's Champions Club, NSU Campus - Aberdeen, SD

## WEDNESDAY, OCTOBER 29

7:30-8:30am

**Breakfast & Optional Networking**

8:35-9:00am

**Lead, Influence, Impact: How Advocacy Elevates Leadership**

**Karl Adam**, SDBA President & CEO | Pierre, SD



**SESSION DESCRIPTION:** SDBA President and CEO Karl Adam leads an insightful conversation on the power of advocacy and engagement in shaping the future of banking. Learn how active involvement with the SDBA and the broader industry can amplify your leadership and influence.

**BIO:** Karl Adam joined the South Dakota Bankers Association (SDBA) as its president and CEO in November of 2020. Prior to joining the SDBA, Karl was employed at Dakota State Bank with locations in Blunt and Pierre, SD from 1995 to 2015 and worked as its president and CEO.

In 2015 Dakota State Bank was merged into First Dakota National Bank, where he served as President of the First Dakota National Bank, Pierre branch from 2016-2020. During his banking career, Karl served two consecutive terms on the SDBA Board of Directors and was elected as the Chair of the SDBA from 2018-2019.

Karl and his wife Joan live in Pierre, SD where they have raised their five children. Karl remains active serving on several local and statewide boards.

9:00-9:25am

**Fireside Chat with the SDBA Board of Directors: Advocacy & Leadership**

**Chair Pete Mehlhaff, Great Plains Bank | Aberdeen, SD; Keith Knuppe, BankNorth | Warner, SD**

**SESSION DESCRIPTION:** The session continues with a fireside chat featuring members of the SDBA Board of Directors, who will share real-world perspectives on how advocacy not only strengthens our industry but also enhances personal and professional growth for emerging leaders.

9:30-9:50am

**Break**

9:50-10:35am

**NEXT GEN: The Solution Room**

**SESSION DESCRIPTION:** Step into The Solution Room—a dynamic networking experience designed for candid conversations and peer-to-peer problem-solving. During this session, we'll share challenges we're facing in our banks, communities, or our personal leadership journey—and gain fresh perspectives from fellow emerging leaders. It's a unique opportunity to exchange real-world insights, offer guidance, and walk away with practical ideas you can put into action right away. Don't get too comfortable, we'll be moving tables several times during this session.

10:40-11:00am

**Let's Talk: Trends, Ideas, and the Future of Banking Leadership**

**SDBA Staff:** Karl Adam, Halley Lee, Natalie Likness & Laura Norton | Pierre, SD

**SESSION DESCRIPTION:** No slides, no lectures—just a chance to connect and share. In this quick session, we'll talk about the issues and opportunities you see as up-and-coming leaders in banking. From new industry trends to ideas for future events, your insights will help shape what's next for our leadership community. Bring your thoughts and curiosity—we'll build this conversation together.

11:00-11:10am

**Break**





# NEXT STEP: SDBA EMERGING LEADERS SUMMIT

October 28-29, 2025 | Kessler's Champions Club, NSU Campus - Aberdeen, SD

11:10-11:55am

## From Counterfeit to Canvas

Arthur J. Williams Jr., Artist



**SESSION DESCRIPTION:** Once one of the most successful counterfeiters of U.S. currency, Arthur J. Williams Jr. transformed his mastery of detail into a celebrated art career. In this session, Arthur shares his remarkable journey from the streets of Chicago and federal prison to the walls of celebrity collectors—blending tales of ingenuity, risk, and reinvention.

**BIO:** The work of Arthur J Williams, Jr reflects his perspective shaped by decades of experience as a counterfeiter of US currency. Raised in the Bridgeport neighborhood of Chicago's southside, Williams learned to copy and reproduce the US \$100 note from a master craftsman using the traditional techniques of offset printing, inks mixed by hand, and photostatic engraving plates. His designs later evolved to include computer algorithms and laser printing, and combined techniques of the analogue and digital eras to produce bills virtually indistinguishable from those of the United States Treasury.

His exploits led him to become one of the most successful known counterfeiters of US currency in modern history. Williams has been profiled in Rolling Stone Magazine and Los Angeles Magazine, and events of his past are chronicled in two nonfiction books -- "The Art of Making Money" (2009) and "The Last Counterfeiter" (2024). Williams learned to paint while enrolled in art classes during his incarceration in federal penitentiary. His story intersects with the US Department of Justice, local and state law enforcement, and the United States Secret Service. His work now features in the personal collections of Sean Penn, Mike Tyson, Arnold Schwarzenegger, Floyd Mayweather, and others. His current series of work includes themes of street art, pop art, and classical styles intertwined with the appeal of one of the most potent tools of our time, the US dollar.

12:00pm

Dismiss & travel home safely!

## 2026 SAVE THE DATE

LEGISLATIVE DAY..... FEBRUARY 11  
NDBA/SDBA CONVENTION ..... JUNE 15-17  
AG SCHOOL FOR BEGINNING AG BANKERS ..... JUNE 22-25  
AG CONFERENCE ..... JULY 15-16 (TENTATIVE)  
WOMEN IN BANKING CONFERENCE..... SEPTEMBER 22-23 (TENTATIVE)



[WWW.SDBA.COM/EVENTS](http://WWW.SDBA.COM/EVENTS)





# NEXT STEP: SDBA EMERGING LEADERS SUMMIT

October 28-29, 2025 | Kessler's Champions Club, NSU Campus - Aberdeen, SD

## REGISTRATION

Bank \_\_\_\_\_ Contact Person \_\_\_\_\_

Address/City/State/Zip \_\_\_\_\_

## REGISTRANTS' NAMES

1. Name \_\_\_\_\_ Title \_\_\_\_\_

Address/City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email \_\_\_\_\_

Attending the Reception on Tuesday, October 28: ☐ Yes ☐ No

2. Name \_\_\_\_\_ Title \_\_\_\_\_

Address/City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email \_\_\_\_\_

Attending the Reception on Tuesday, October 28: ☐ Yes ☐ No

3. Name \_\_\_\_\_ Title \_\_\_\_\_

Address/City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email \_\_\_\_\_

Attending the Reception on Tuesday, October 28: ☐ Yes ☐ No

## SUBMIT REGISTRATION TO SOUTH DAKOTA BANKERS ASSOCIATION

**Mail:** PO Box 1081, Pierre, SD 57501 Fax: 605.224.7835 Email: [events@sdba.com](mailto:events@sdba.com) Online: [www.sdba.com](http://www.sdba.com)

**Total fees due:** \$ \_\_\_\_\_ ☐ Check enclosed ☐ Invoice me ☐ Credit card (SDBA will call)

**Cancellation Policy:** 100% refund if cancelled October 13 or sooner; 75% refund if cancelled October 14-20; no refund October 21 or later.

**Special Requests:** Provide to Natalie Likness, [nlikness@sdba.com](mailto:nlikness@sdba.com), by October 13, 2025.

**Attire:** Suggested casual to business casual. We recommend layers; bring a sweater or jacket as meeting spaces tend to vary in temperature.

**Questions:** Contact the SDBA at 605.224.1653 or 800.726.7322 or [events@sdba.com](mailto:events@sdba.com).

